

# YOUR BUDGET

## A PERSONAL FINANCIAL WORKSHEET

*Gain a more clear idea of where your money goes each month by putting pen to paper with this simple monthly household budget worksheet. Once you get a birds-eye view of your spending habits, it may be easier to see how some small changes could make a big difference at the end of each month.*

INCOME	AMOUNT	FREQUENCY (circle one)
Gross Income (Wages, Tips, Etc)		Annual
Take Home Pay (after tax)		WK MTH QTLY SA ANN
Bonuses, Gifts		WK MTH QTLY SA ANN
Investment Income		WK MTH QTLY SA ANN
Other Income		WK MTH QTLY SA ANN

TYPE	BUDGETED AMT	FREQUENCY (circle one)
Mortgage Payment and/or Rent		WK MTH QTLY SA ANN
Homeowner/Renter's Insurance (if not included in mortgage)		WK MTH QTLY SA ANN
Property Taxes (if not included in mortgage)		WK MTH QTLY SA ANN
Homeowners Association Dues		WK MTH QTLY SA ANN
Home Maintenance Expenses		WK MTH QTLY SA ANN
Cleaning Services		WK MTH QTLY SA ANN
Landscaping Services		WK MTH QTLY SA ANN
Pool Maintenance, Etc (Other Services)		WK MTH QTLY SA ANN
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Oil and/or Natural Gas		WK MTH QTLY SA ANN
Electricity		WK MTH QTLY SA ANN
Water and/or Sewage		WK MTH QTLY SA ANN
Telephone (Land Line)		WK MTH QTLY SA ANN
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Cellular / Mobile Phone(s)		WK	MTH	QTLY	SA	ANN
Internet and/or Cable		WK	MTH	QTLY	SA	ANN
Newspaper / Magazines		WK	MTH	QTLY	SA	ANN
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Pets (Food, Litter, Other Expenses)		WK	MTH	QTLY	SA	ANN
Pet Care (Grooming, Veterinarian, Boarding)		WK	MTH	QTLY	SA	ANN
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Medical Insurance		WK	MTH	QTLY	SA	ANN
Dental Insurance		WK	MTH	QTLY	SA	ANN
Vision Insurance		WK	MTH	QTLY	SA	ANN
Other Personal Insurance		WK	MTH	QTLY	SA	ANN
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Automobile Payment(s)		WK	MTH	QTLY	SA	ANN
Automobile Insurance		WK	MTH	QTLY	SA	ANN
Automobile Maintenance / Repairs		WK	MTH	QTLY	SA	ANN
Fuel (Gasoline) Expenses		WK	MTH	QTLY	SA	ANN
Other Transportation (Tolls, Fares, Etc)		WK	MTH	QTLY	SA	ANN
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Childcare / Babysitting		WK	MTH	QTLY	SA	ANN
Tuition or School Fees		WK	MTH	QTLY	SA	ANN
Lessons / Clubs (Fees or Dues)		WK	MTH	QTLY	SA	ANN
Child Support		WK	MTH	QTLY	SA	ANN
Alimony		WK	MTH	QTLY	SA	ANN
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Groceries		WK	MTH	QTLY	SA	ANN
Lunches (At Work or School Lunch Plans)		WK	MTH	QTLY	SA	ANN
Dinners (Eating Out)		WK	MTH	QTLY	SA	ANN
Drinks and Snacks (Coffees, Etc)		WK	MTH	QTLY	SA	ANN
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Entertainment (Movies, Plays, DVDs, Netflix)		WK	MTH	QTLY	SA	ANN
Hobbies (Classes, Team Dues, Etc)		WK	MTH	QTLY	SA	ANN

Books / Games / Etc		WK	MTH	QTLY	SA	ANN
Activities (Outings, Theme Parks, Bowling, Etc)		WK	MTH	QTLY	SA	ANN
Health Club / Gym		WK	MTH	QTLY	SA	ANN
Other Dues/Fees (Country Club, Etc)		WK	MTH	QTLY	SA	ANN
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Household Needs (Cleaning Supplies, Etc)		WK	MTH	QTLY	SA	ANN
Personal Needs (Toiletries, Etc)		WK	MTH	QTLY	SA	ANN
Clothing, Shoes		WK	MTH	QTLY	SA	ANN
Grooming (Hair, Makeup, etc)		WK	MTH	QTLY	SA	ANN
Other (Miscellaneous Expenses)		WK	MTH	QTLY	SA	ANN
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Elderly Care (Housing Fees, Etc)		WK	MTH	QTLY	SA	ANN
Children's Allowances		WK	MTH	QTLY	SA	ANN
Charitable Donations		WK	MTH	QTLY	SA	ANN
Church Tithing		WK	MTH	QTLY	SA	ANN
Gifts		WK	MTH	QTLY	SA	ANN
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Credit Card Bills		WK	MTH	QTLY	SA	ANN
Student Loans		WK	MTH	QTLY	SA	ANN
Other Loans		WK	MTH	QTLY	SA	ANN
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401(k) Contributions		WK	MTH	QTLY	SA	ANN
IRA Contributions		WK	MTH	QTLY	SA	ANN
Stocks / Bonds		WK	MTH	QTLY	SA	ANN
Mutual Funds		WK	MTH	QTLY	SA	ANN
General Savings		WK	MTH	QTLY	SA	ANN
Vacation Savings and/or Vacation		WK	MTH	QTLY	SA	ANN
College Fund(s)		WK	MTH	QTLY	SA	ANN
Emergency Fund(s)		WK	MTH	QTLY	SA	ANN
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Income tax withheld (federal)		WK	MTH	QTLY	SA	ANN

Income tax withheld (state / local)		WK	MTH	QTLY	SA	ANN
Medicare tax withheld		WK	MTH	QTLY	SA	ANN
Social Security tax withheld		WK	MTH	QTLY	SA	ANN
Other withholdings		WK	MTH	QTLY	SA	ANN
<b>OTHER</b>	-----					
		WK	MTH	QTLY	SA	ANN
		WK	MTH	QTLY	SA	ANN
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		WK	MTH	QTLY	SA	ANN
		WK	MTH	QTLY	SA	ANN
		WK	MTH	QTLY	SA	ANN

**KEY:**

- WK – Weekly
- MTH – Monthly
- QTLY – Quarterly
- SA – Semi Annually
- ANN – Annually